

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-1(b)

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Attorneys for Secured Creditor
M&T Bank

In Re: Jacque P. Howard

Vanessa D. Howard,

Debtor.



Order Filed on February 13, 2018
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Case No.: 16-31493 KCF

Adv. No.:

Hearing Date: 1/10/18 @ 9:00 a.m..

Judge: Kathryn C. Ferguson

**ORDER CURING POST-PETITION ARREARS & RESOLVING MOTION FOR
RELIEF FROM STAY**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby
ORDERED.

DATED: February 13, 2018

A handwritten signature in black ink, appearing to read "Kathryn C. Ferguson", is written over a horizontal line.
Honorable Kathryn C. Ferguson
United States Bankruptcy Judge

(Page 2)

Debtor: Vanessa D. Howard

Case No: 16-31493 KCF

Caption of Order: ORDER CURING POST-PETITION ARREARS AND RESOLVING MOTION FOR RELIEF FROM STAY

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, M&T Bank, Denise Carlon appearing, upon a motion to vacate the automatic stay as to real property located at 755 Franklin Street, Trenton, NJ 08610, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Stephanie Shreter, Esquire, attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of January 12, 2018, Debtors are in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due July 2017 through January 2018 for a total post-petition default of \$8,663.86 (6 @ \$1,277.57, 1 @ \$998.44); and

It is further **ORDERED, ADJUDGED and DECREED** that Debtor shall make an immediate payment of \$1,000.00 to be received no later than February 1, 2018; and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$7,663.86 will be paid over six months by Debtor remitting \$1,277.31 per month, which additional payments shall begin on February 1, 2018 until the post-petition arrears are cured; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume February 1, 2018, directly to Secured Creditor's servicer, M&T Bank, P.O. Box 1288, Buffalo, NY 14240-128 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if any of the cure payments or regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees and \$181.00 for filing fees, totaling \$531.00, which is to be paid through Debtors' Chapter 13 plan and the motion is hereby resolved.

Certificate of Notice Page 3 of 3
United States Bankruptcy Court
District of New Jersey

In re:
Jacque P. Howard
Debtor

Case No. 16-31493-KCF
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Feb 14, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 16, 2018.

db Jacque P. Howard, 755 Franklin St, Trenton, NJ 08610-6111

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 16, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 14, 2018 at the address(es) listed below:

Albert Russo docs@russotrustee.com

Brian C. Nicholas on behalf of Creditor M&T BANK bnicholas@kmlawgroup.com,
bkgroup@kmlawgroup.com

Denise E. Carlon on behalf of Creditor M&T BANK dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com

Rebecca Ann Solarz on behalf of Creditor M&T BANK rsolarz@kmlawgroup.com

Stephanie Shreter on behalf of Debtor Jacque P. Howard shreterecf@comcast.net

TOTAL: 5